

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 H. Jay Testa  
 Debtor

Case No. 16-10919-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Cathleen  
Form ID: pdf900Page 1 of 2  
Total Noticed: 54

Date Rcvd: Nov 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2016.

db +H. Jay Testa, 12 N Delaware Drive, Easton, PA 18042-1847  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
       Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 cr +BMW Bank of North America, Inc, P.O. Box 201347, Arlington, TX 76006-1347  
 13706793 AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  
 13674049 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 13674051 +CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007-1032  
 13761779 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 13674053 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 13674054 +Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241  
 13817593 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
       (address filed with court: DirectTV, PO BOX 6550, Greenwood Village, CO 80155)  
 13674055 +Deborah J Bauer, 24 Alenandra Way, Clinton, NJ 08809-2624  
 13674057 +Estate Information Services, LLC, DBA EIS Collections, PO Box 1730,  
       Reynoldsburg, OH 43068-8730  
 13674058 +Franklin American Mortgage Co., PO Box 77404, Ewing, NJ 08628-6404  
 13773220 +Franklin American Mortgage Company, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 13720183 +Franklin American Mortgage Company, c/o Joshua I. Goldman, Esq., 701 Market St, Ste 5000,  
       Philadelphia, PA 19106-1541  
 13803857 +IRS, PO BOX 21129, PHILA PA 19114  
 13817595 Internal Revenue Service, Andover, MA 01810-9041  
 13674061 +Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
 13704428 +Midland Funding LLC, PO Box 2011, Warren MI 48090-2011  
 13674062 +Nationwide Bak, 1 Nationwide Plaza, Columbus, OH 43215-2239  
 13688236 +Nationwide Bank, PO BOX 23356, Pittsburgh, PA 15222-6356  
 13688237 +Nationwide Bank, PO BOX 660173, Dallas, TX 75266-0173  
 13715808 +Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147  
 13674064 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 13674065 +Santander Bank, 865 Brook St, Rocky Hill, CT 06067-3444  
 13674066 +Scott A Flesicher MD, 455 Pennsylvania Ave Suite 105, Fort Washington, PA 19034-3404  
 13674071 +USAA Savings Bank, PO Box 47504, San Antonio, TX 78265-7504  
 13674070 +United Consumer Financial, 865 Bassett Rd, Westlake, OH 44145-1194  
 13817594 +Verizon, PO BOX 25505, Lehigh Valley, PA 18002-5505  
       eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Nov 02 2016 02:05:20 Dun & Bradstreet, INC,  
       3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2016 02:05:17  
       Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
       Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 02 2016 02:05:21 U.S. Attorney Office,  
       c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecscedi@recoverycorp.com Nov 02 2016 02:06:57 Synchrony Bank,  
       c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
       Miami, FL 33131-1605  
 cr +E-mail/Text: bnc@bass-associates.com Nov 02 2016 02:05:05 United Consumer Financial Serv.,  
       Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 13677605 +E-mail/PDF: ais.bmw.ebn@americaninfosource.com Nov 02 2016 02:06:44  
       BMW Bank of North America, 5550 Britton Parkway, Hilliard, OH 43026-7456  
 13679736 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Nov 02 2016 02:06:38  
       BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 13758068 +E-mail/Text: bncmail@w-legal.com Nov 02 2016 02:05:20 COMENITY CAPITAL BANK,  
       C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13674056 E-mail/Text: mrdiscen@discover.com Nov 02 2016 02:05:08 Discover Financial Services LLC,  
       Po Box 15316, Wilmington, DE 19850  
 13685740 E-mail/Text: mrdiscen@discover.com Nov 02 2016 02:05:08 Discover Bank,  
       Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13674059 E-mail/Text: cio.bncmail@irs.gov Nov 02 2016 02:05:09 IRS, Department of the Treasury,  
       Internal Revenue Service, Ogden, UT 84201  
 13674060 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 02 2016 02:05:09 Kohls/Capital One,  
       PO Box 3115, Milwaukee, WI 53201-3115  
 13674063 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 02 2016 02:06:58 Navient, PO Box 9655,  
       Wilkes Barre, PA 18773-9655  
 13772884 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 02 2016 02:07:05  
       Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13678710 E-mail/PDF: rmscscedi@recoverycorp.com Nov 02 2016 02:06:58  
       Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
       Miami, FL 33131-1605  
 13674067 +E-mail/PDF: gecscedi@recoverycorp.com Nov 02 2016 02:07:16 SYNCB/Amazon, PO Box 965015,  
       Orlando, FL 32896-5015

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Form ID: pdf900

Page 2 of 2  
Total Noticed: 54

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13674068	+E-mail/PDF: gecscedi@recoverycorp.com Nov 02 2016 02:06:56	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
13674069	+E-mail/PDF: gecscedi@recoverycorp.com Nov 02 2016 02:06:57	SYNCB/Sleepys, PO Box 965036, Orlando, FL 32896-5036
13715493	+E-mail/Text: n.miller@santander.us Nov 02 2016 02:05:29	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544
13758067	+E-mail/Text: bncmail@w-legal.com Nov 02 2016 02:05:20	USAA SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13706633	+E-mail/Text: bnc@bass-associates.com Nov 02 2016 02:05:05	United Consumer Financial Serv, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13674050	BMW Finance
13674052*	+CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007-1032
13803860*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13674072*	+USAA Savings Bank, PO Box 47504, San Antonio, TX 78265-7504

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
JASON M. RAPA on behalf of Debtor H. Jay Testa jrapa@rapalegal.com,  
mrapa@rapalegal.com;ssprouse@rapalegal.com;krapa@rapalegal.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

H. Jay Testa : CHAPTER 13  
: CASE NO. 16-10919

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**MOTION TO CONVERT CHAPTER 13 TO CHAPTER 7**

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AND NOW, comes the above captioned Debtor, H. Jay Testa, by and through his counsel and pursuant to 11 U.S.C. 706 (a) and hereby moves to convert the above captioned Chapter 13 case to a case under 7 of the U.S. Bankruptcy Code by respectfully stating the following:

1. The Debtor is H. Jay Testa.
2. The Debtor filed for Chapter 13 Bankruptcy on February 12, 2016 and has not been previously converted under any section of bankruptcy code.
3. After calculation of Debtor's current income and expenses it has been determined that there is no longer monthly disposable income.
4. The Debtor desires to convert his Chapter 13 to a Chapter 7 Case.
5. The Debtor is eligible to be a Debtor under Chapter 7 of the U.S. Bankruptcy Code.

**WHEREFORE**, Debtor prays for relief under Chapter 7 of the U.S. Bankruptcy Code and schedule a Creditor's meeting pursuant to that request.

Respectfully submitted,

/s/ Jason M. Rapa

Jason M. Rapa, Esq.  
Rapa Law Office, P.C.  
Attorney for Debtor  
141 S. 1<sup>st</sup> Street  
Lehighton, PA 18235  
(610) 377-7730